



2003 CROP INSURANCE FACT SHEET

Wisconsin CABBAGE PILOT

THIS FACT SHEET POINTS OUT CERTAIN FEATURES OF CROP INSURANCE AND IS NOT INTENDED TO BE COMPREHENSIVE. THE INFORMATION BELOW NEITHER MODIFIES NOR REPLACES TERMS AND CONDITIONS OF THE BASIC PROVISIONS, CROP PROVISIONS, OR COUNTY ACTUARIAL DOCUMENTS. CONTACT A CROP INSURANCE AGENT FOR FURTHER DETAILS.

PILOT COUNTY

Insurance coverage is available in **Outagamie County** only.

CROP INSURED

The crop insured will be cabbage types green and red grown in Outagamie County for which a premium rate is provided by the actuarial documents, in which you have a share. Fresh-market and Processing cabbage are both insurable practices. Direct marketed cabbage is insurable per the Special Provisions. Savoy cabbage and Chinese cabbage, including other Oriental greens, are not insurable. Also review the Acreage Limitation Statement on the Special Provisions. See Section 6 of the Crop Provisions for further details.

CAUSES OF LOSS

Adverse Weather Conditions (including hail, frost, freeze, drought, and excess precipitation)

Insects* Plant Disease* Wildlife Fire Failure of Irrigation Water Supply**

*But not damage due to insufficient or improper application of pest or disease control measures.

**If caused by an insured peril that occurs during the insurance period.

PROVISIONS NOT INCLUDED IN THIS PILOT POLICY

Late Planting, Prevented Planting and Written Agreements.

IMPORTANT DATES

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| Sale Closing/Cancellation Date: | March 15 |
| Initial Planting Date (Process): | April 30 |
| Initial Planting Date (Fresh): | May 15 |
| Final Planting Date (Fresh and Process): | July 15 |
| Acreage Reporting Date: | July 31 |
| Billing Date: | October 1 |
| Insurance Begins: | Planting |
| Insurance Ends at harvest or: | November 5 |
| Production Reporting Date: | April 29 |

DEFINITIONS

| | |
|---------------------------|---|
| Cabbage | Plants of the family Brassicaceae and the genus <i>Brassica</i> , grown for their compact heads and used for human consumption. |
| APH Yield | Actual Production History yield used to determine the production guarantee. The APH Yield is based on up to 10 years of actual and/or assigned yields. |
| Unit | The insurable acreage used to determine the APH Yield, the Production Guarantee, and any indemnity (loss payment). |
| Marketable Cabbage | Cabbage that is free from such physical defects or damage that would make it unmarketable or that grades at least United States commercial for fresh-market cabbage or United States Number 2 for processing cabbage. |

| | |
|-------------------------|---|
| Price Election | Price of compensation per hundredweight (cwt) in case of loss: <ul style="list-style-type: none"> Fresh Market Established Price: \$6.65/cwt Processing Established Price: \$1.80/cwt |
| Direct Marketing | Sale of the insured crop directly to consumers without the intervention of an Intermediary such as a wholesaler, retailer, packer, processor, shipper or buyer. |
| Type | Green or red cabbage. |

APH COVERAGE OPTIONS

Catastrophic Coverage (CAT) 50% of your APH yield and **55%** of the Established Price
Additional Coverage **50, 55, 60, 65, 70 or 75%** of your APH yield and up to **100%** of the Established Price.

PLAN OF INSURANCE

APH Actual Production History - Production guarantee based on **individual** yield history. Basic units are available. Optional units are not available per the Special Provisions.

Basic Unit Generally, all the insured crop acreage in a county by share.

REPLANT PROVISION

(Not available under catastrophic coverage)

A replanting payment is allowed if your cabbage crop is damaged by an insurable cause of loss to the extent that the remaining stand will not produce at least 90 percent of your production guarantee and it is practical to replant. The maximum payment will be your actual cost for replanting not to exceed the lesser of: (1) 20 percent of the production guarantee; or (2) 50 hundredweight for reseeding and 40 hundredweight for transplanting, multiplied by your price election. No **replanting** payment will be made on acreage initially planted prior to the **initial planting date**.

LOSS EXAMPLE

(Based on Actual Production History (APH) yield of 250 cwt /ac for fresh market and 550 cwt/ac for processing, 65% coverage level, 100% established price, and one basic unit.)

| Fresh Market | Processing |
|---------------------------------|---------------------------------|
| 250 cwt APH | 550 cwt APH |
| <u>x .65</u> coverage level | <u>x .65</u> coverage level |
| 162.5 cwt | 357.5 cwt |
| <u>- 0</u> cwt produced | <u>- 0</u> cwt produced |
| 162.5 cwt per acre loss | 357.5 cwt per acre loss |
| <u>x \$ 6.65</u> price election | <u>x \$ 1.80</u> price election |
| \$1080.63 gross indemnity* | \$644.00 gross indemnity* |
| <u>- 18.30</u> premium | \$14.50 premium |
| \$1062.33 net indemnity* | \$629.50 net indemnity* |

*Figures shown on a per acre basis; yield guarantees and losses are paid on a unit basis.

ADMINISTRATIVE FEES

These fees are charged in addition to the insurance premium. The insurance premium is subsidized by USDA.

Catastrophic (CAT) Coverage: \$100/crop/county. (No insurance premium is charged for CAT coverage.)

Additional Coverage: \$30/crop/county.